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SYSTEM AND APPARATUS FOR SMART CARD PERSONALIZATION Title:

26. (New) The method of claim 25, further comprising: transferring the data stream to the particular personalization equipment to issue the data carrier.

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- 27. (New) The method of claim 25, wherein creating the instructions comprises mapping the personalization data into a plurality of variables for the instructions.
- (New) The method of claim 25, wherein translating the internal script into a data stream 28. comprises translating the instructions into personalization equipment program commands specified by the personalization equipment characteristics.
- (New) The method of claim 28, wherein the internal script specifies a sequence in which 29. the program commands will be performed by the personalization equipment.
- 30. (New) The method of claim 27, further comprising acquiring information for a card application, and wherein at least one of the plurality of variables holds data for the card application.
- 31. (New) The method of dlaim 25, wherein the internal script includes instructions for a card operating system and further comprising:

acquiring programming control commands for a card operating system; and translating the instructions for the card operating system into the programming control commands.

- 32. (New) The method of claim 31, wherein the internal script specifies a sequence in which the programming control commands will be executed by the card operating system.
- 33. (New) The method of claim 25, further comprising: acquiring a security function; and adding the security function to the internal script.

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34. (New) The method of claim 25, wherein the instructions for the internal script are specified in a set of database records.

35. (New) A computer-readable medium having stored thereon instructions to cause a computer to perform a method to issue a portable programmable data carrier, the method comprising:

determining if cardholder data is in an internal format;

interpreting cardholder data into a internal format if it is not in the internal format; mapping the internal format of the cardholder data into a plurality of data fields used by a card application;

creating a plurality of program commands for a particular personalization equipment using the data fields, and

streaming the plurality of program commands to the particular personalization equipment to issue the portable programmable data carrier.

(New) The computer-readable medium of claim 35, wherein the plurality of program 36. commands reference data defining a microprocessor chip structure.

(New) The computer-readable medium of claim 36, further comprising streaming 37. programming control commands for a card operating system to the particular personalization equipment.

(New) A computer system comprising: 38.

a processing unit;

a computer-readable medium communicatively coupled to the processing unit; and a smart card personalization system executing in the processing unit from the computerreadable medium, wherein the smart card personalization system causes the processing unit to acquire a smart card definition, a card application definition, program commands for a particular personalization equipment, and cardholder data, and further causes the processing unit to map the cardholder data into data fields specified by the card application definition to create a script, to

interpret the script into the program commands using the smart card definition, and to transfer the program commands to the particular personalization equipment to issue a smart card.

- (New) The computer system of claim 38, wherein the smart card personalization system 39. further causes the processing unit to acquire a format definition and to translate the cardholder data into a format specified by the format definition.
- (New) The computer system of claim 38, wherein the smart card personalization system 40. further causes the processing unit to acquire a card operating system definition and to interpret the script into programming control commands specified by the card operating system definition.
- (New) The computer system of claim 38, wherein the smart card personalization system 41. further causes the processing unit to acquire a security function and to add the security function into the script.
- (New) A computer-readable medium having stored thereon a smart card framework data 42. structure comprising:

a chip field containing data representing an identifier for a microprocessor; and

a master file field containing data representing information for the microprocessor identified by the chip field;

a system file field containing data representing an address for a file in the microprocessor identified by the chip field; and

a equipment field containing data representing an identifier for personalization equipment used to program the microprocessor identified by the chip field.

(New) The computer-readable medium of claim 42, further comprising: 43. an application field containing data representing an identifier for an application to be programmed into the microprocessor identified by the chip field.





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